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PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	10/046,654
Filing Date	October 26, 2001
First Named Inventor	Neofytides, Cheryl L.
Group Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	020375-000220US

Total Number of Pages in This Submission

5

ENCLOSURES (check all that apply)

- | | | |
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<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Status Letter
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Cited References:
(13-US Patents; 1-Foreign; 2-Other Documents) |
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Remarks

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name	Townsend and Townsend and Crew LLP Thomas D. Franklin	Reg. No. 43,616
Signature		
Date	February 11, 2003	

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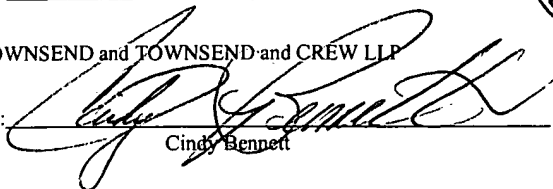
PATENT
Attorney Docket No.: 020375-000220US

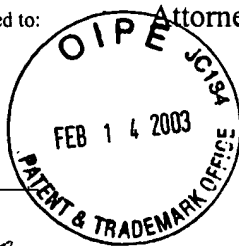
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TOWNSEND and TOWNSEND and CREW LLP

By:


Cindy Bennett



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH
STORED VALUE FUND

Examiner: *Unassigned*

Art Unit: 2161

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER
37 CFR §1.97 and §1.98

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

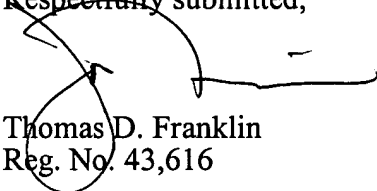
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Thomas D. Franklin
Reg. No. 43,616

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TDF:cmb



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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number 10/046,654
Filing Date October 26, 2001¹
First Named Inventor Neofytides, Cheryl L., et al.
Art Unit 2161
Examiner Name Unassigned
Attorney Docket Number 020375-000220US

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U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-5,745,886	04-28-1998	Rosen	
	AB	US-5,899,980	05-04-1999	Wilf, et al.	
	AC	US-5,909,492	06-01-1999	Payne, et al.	
	AD	US-5,949,044	09-07-1999	Walker, et al.	
	AE	US-6,044,362	03-28-2000	Neely	
	AF	US-6,064,990	05-16-2000	Goldsmith	
	AG	US-6,078,907	06-20-2000	Lamm	
	AH	US-6,128,603	10-03-2000	Dent, et al.	
	AI	US-6,175,823 B1	01-16-2001	Van Dusen	
	AJ	US-6,289,322 B1	09-11-2001	Kitchen, et al.	
	AK	US-6,347,305 B1	02-12-2002	Watkins	
	AL	US-6,360,254 B1	03-19-2002	Linden, et al.	
	AM	US-6,367,693 B1	04-09-2002	Novogrod	
	AN				
	AO				
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	AQ	US-			
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

Complete if Known

Application Number	10/046,654
Filing Date	October 26, 2001
First Named Inventor	Neofytides, Cheryl L., et. al.
Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	020375-000220US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BC	BUSINESS WIRE, <i>E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau; Flooz.com Features a Fun Online Gift Currency You Send by Email for Any Occasion</i> , downloaded from website http://www.proquest.umi.com .	
	BD	TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website http://www.transpoint.com/ on 2/10/2000.	
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